Certificate Number: 15317-PAM-DE-031025338

Bankruptcy Case Number: 18-00932



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 13, 2018, at 8:41 o'clock PM PDT, Mary Ellen Richardson completed a course on personal financial management given by telephone by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: May 13, 2018 By: /s/Jane Alba

Name: Jane Alba

Title: Counselor